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What is claimed is:

- A method for providing assets fluctuation stock insurance services, which is applied to a computing system, comprising steps of:
- (1) accepting an initial entry of a holding financial company for assets fluctuation stock insurance services by an assets fluctuation management server;
- (2) determining shares of participant companies based on assets ratios and carrying out share swaps among the participant companies and the holding financial company by the assets fluctuation management server;
- (3) determining and carrying out allocations of a predetermined share of the shares the holding financial company have swapped based on evaluations of the participant companies by the assets fluctuation management server;
- (4) verifying market value fluctuations of the holding financial company and determining swap ratios of additional participant companies by the assets fluctuation management server; and
- (5) storing in a data storage unit and managing items on operations and fluctuations of the holding financial company by the assets fluctuation management server.
- 2. The method as claimed in claim 1, further comprising steps of:
- (6) keeping a certain part of the shares swapped under the administration of the assets fluctuation management server and preparing for fluctuations of the participant companies by the

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holding financial company; and

- (7) allocating to investors the holding financial company share of the participant companies under the administration of the assets fluctuation management server and carrying out protection of the investments when problems occur to the participant companies.
- 3. The method as claimed in claim 2, further comprising a step of (8) enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the companies that have swapped shares with the holding financial company, and storing the movements into a database of the assets fluctuation management server.
- 4. The method as claimed in claim 1, further comprising a step of (6) enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the companies that have swapped shares with the holding financial company, and storing the solved problems into a database of the assets fluctuation management server.
- 5. A computer-readable record medium, in a computing system having a mass capacity processor, for storing a program of realizing functions of:
- accepting an initial entry of a holding financial company for assets fluctuation stock insurance services;
- (2) determining shares of participant companies based on assets ratios and carrying out share swaps among the participant companies and the holding financial company;
- (3) determining and carrying out allocations of a predetermined share of the shares the holding financial company have

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swapped based on evaluations of the participant companies;

- (4) verifying market value fluctuations of the holding financial company and determining swap ratios of additional participant companies; and
- (5) storing in a data storage unit and managing items on operations and fluctuations of the holding financial company.
- 6. The computer-readable record medium as claimed in claim 5, further comprising functions of:
- (6) processing the keeping and managing of a certain part of the swapped shares based on a request from the holding financial company and preparing for fluctuation of the participant companies; and
- (7) allocating to investors the holding financial company share of the participant companies under administration and carrying out protection of the investments when problems occur to the participant companies.
- 7. The computer-readable record medium as claimed in claim 6, further comprising functions of (8) enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the companies that have swapped shares with the holding financial company, and storing the movements into a database of the assets fluctuation management server; and
- (9) storing in a database and managing the movements of the share of the holding financial company.
- 8. The computer-readable record medium as claimed in claim 5, further comprising functions of (6) enabling the problems to be solved through movements of the share of the holding financial

company when the problem occurs to the companies that have swapped shares with the holding financial company, and storing the movements into a database of the assets fluctuation management server; and

(7) storing in a database and managing the movements of the share of the holding financial company.